

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: JOSHUA SCHAINBAUM § Case No. 15-bk-11089  
YOCHEVED E. SCHAINBAUM §  
§  
Debtor(s) §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/18/2015.
- 2) The plan was confirmed on 09/29/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 02/18/2020.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$75,056.00.
- 10) Amount of unsecured claims discharged without full payment: \$220,781.27.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 12,000.00
Less amount refunded to debtor(s)	\$ 0.00
<b>NET RECEIPTS</b>	<b>\$ 12,000.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,000.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 851.40
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 3,851.40</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAVID OFFEN ESQUIRE	Lgl	0.00	NA	NA	3,000.00	0.00
DISCOVER FINANCIAL SVCS	Uns	4,940.00	4,940.63	4,940.63	229.04	0.00
DISCOVER FINANCIAL SVCS	Uns	9,445.00	9,445.89	9,445.89	437.89	0.00
WELLS	Sec	8,677.00	8,786.83	0.00	0.00	0.00
WELLS	Uns	0.00	0.00	8,786.83	407.34	0.00
INTERNAL REVENUE SERVICE	Pri	1,355.23	1,448.87	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	1,448.87	0.00	0.00	0.00
WELLS FARGO BANK	Uns	0.00	76,865.90	76,865.90	3,563.32	0.00
WELLS FARGO BANK	Uns	0.00	26,269.01	26,269.01	1,217.77	0.00
WELLS FARGO BANK	Uns	0.00	5,041.64	5,041.64	233.71	0.00
WELLS FARGO BANK	Uns	0.00	8,839.09	8,839.09	409.76	0.00
CAPITAL ONE BANK	Uns	8,017.00	8,017.30	8,017.30	371.67	0.00
ECAST SETTLEMENT CORP	Uns	11,629.00	11,629.69	11,629.69	539.13	0.00
AMERICAN INFOSOURCE	Uns	0.00	800.66	800.66	37.11	0.00
AMERICAN EXPRESS	Uns	0.00	2,066.60	2,066.60	95.80	0.00
WELLS FARGO	Uns	6,099.00	6,099.52	6,099.52	282.76	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	487.98	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	5,170.00	4,969.53	4,969.53	230.38	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
WELLS FARGO BANK	Uns	0.00	107.63	107.63	4.97	0.00
NATIONSTAR MORTGAGE	Sec	86,757.00	86,645.80	87.95	87.95	0.00
Syncb/Country Home Pro	Sec	688.00	688.00	0.00	0.00	0.00
ABINGTON MEM. HOSP	Uns	600.00	NA	NA	0.00	0.00
AMEX	Uns	2,066.00	NA	NA	0.00	0.00
BK OF AMER	Uns	16,512.00	NA	NA	0.00	0.00
CHASE CARD	Uns	16,531.00	NA	NA	0.00	0.00
CHLD/CBNA	Uns	20.00	NA	NA	0.00	0.00
CONGREGATION AHAVAS TORAH	Uns	2,100.00	NA	NA	0.00	0.00
CREDIT COLL	Uns	2,716.00	NA	NA	0.00	0.00
JEWISH HERITAGE CENTER OF	Uns	5,000.00	NA	NA	0.00	0.00
PETE' S AUTOSERVICE CENTER	Uns	500.00	NA	NA	0.00	0.00
POLITZ HEBREW ACADEMY	Uns	8,085.00	NA	NA	0.00	0.00
VERIZON	Uns	832.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 87.95	\$ 87.95	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 87.95</b>	<b>\$ 87.95</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 173,879.92</b>	<b>\$ 8,060.65</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 3,851.40
Disbursements to Creditors	\$ 8,148.60
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 12,000.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/15/2020

By: William C. Miller  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.